



**BlueCross BlueShield
of Florida**

An Independent Licensee of the
Blue Cross and Blue Shield Association



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wellness model.*

Vision of Reform

Introduction

The number of uninsured is growing at epidemic proportions. Nearly 50 million Americans—one in six individuals—lack appropriate health coverage and access to care. In Florida, more than 3.8 million people are without health insurance. Unfortunately, these numbers continue to increase, a fact that should come as no surprise since health care costs have risen more than 70 percent over the past seven years. The increase in the cost of health care and, consequently, the cost of coverage, has far outpaced wage increases for the average American. Absent an employer or government subsidy, health care coverage is simply unaffordable for many Americans.



Vision of Reform

Blue Cross and Blue Shield of Florida's Vision of Reform

Blue Cross and Blue Shield of Florida (BCBSF) believes that the severity of the affordability and uninsured issues require a case for transformational change in today's health care environment. Our vision for reform includes five critical elements: wellness and prevention; evolution in health care delivery; universal coverage; consistent and equitable funding for safety net programs; and personal responsibility. BCBSF's mission is to advance the health and well-being of Florida's citizens and moves us to work toward a system where appropriate health care is available to all. But we certainly can't do it alone.

Any change for which we advocate can only be accomplished when all of those involved in health care delivery, financing, utilization and supply coalesce to agree on a realistic platform for reform. Until all parties recognize that the current model is unsustainable, it is unlikely change may occur proactively. And if the health care industry doesn't come together quickly, a declining economy will drive a political agenda that diminishes the positive impact brought by the private sector in terms of innovation and meaningful competition.

Wellness and Prevention

BCBSF envisions a medical delivery system that evolves from an illness model to a wellness model. Today, doctors and other providers are paid to treat the sick with very little financial reward for keeping people healthy. Shouldn't this paradigm be changed? What if incentives for preventive medicine and wellness were offered to both patients and providers? What if a steady dose of

wellness education was offered beginning at a very young age and continued through one's entire educational career? Should physical education classes be mandatory again, placing heavier emphasis on fitness and diet? Overall, our health care financing needs to be realigned to reward both the practitioners and consumers who achieve the best health outcomes.

Evolution in Health Care Delivery

BCBSF and other payers need to work with our provider partners to implement critical changes in medical delivery. A system that embraces objective, proven clinical standards as the foundation for reimbursement is the goal. Physicians should be rewarded for adherence to these standards and for the enhanced value that efficient, integrated and clinically appropriate care brings to patients. Protections from legal liability can be legislated to shield clinicians and eliminate the costs caused by defensive medicine and other consequences of malpractice lawsuits.

Universal Coverage

For the insurance industry and medical community to successfully implement system changes that would bring coverage to all Americans, BCBSF envisions the federal



government playing a significant role. For those individuals and businesses that do not obtain coverage voluntarily, an enforceable mandate must be created. Policy studies consistently find that a voluntary system cannot produce universal participation. Our country's compassion has created a safe haven of emergency room treatment for all. The cost of this care is being borne by a diminishing number of insured. The fundamental principle of spreading risk can only be achieved when all of those capable of paying for their own or their employees' coverage are mandated to do so with appropriate incentives. Those who do not have the financial ability should receive a meaningful public subsidy.

Consistent and Equitable Funding for Safety Net Programs

We believe the best approach for funding these programs will spread the risk nationwide. Additionally, public subsidies and safety net programs should be equitably funded across the states. Inconsistency in federal and state funding adds to the problem of a disjointed health care system and does not encourage integrated care. Florida has a disproportionate responsibility of caring for seniors in long-term care settings. While an increase in taxes would be necessary, long-term care costs should be part of the Medicare program.

Personal Responsibility

Finally, BCBSF believes private and public entities, along with the federal government, can create an environment that encourages personal responsibility for each individual. It took only one generation

to reduce the number of smokers by half. We can work together to address and improve conditions that deplete most of our health care dollars; like asthma, diabetes, heart disease and depression.

Obesity and diabetes can be significantly addressed through good nutrition and exercise. Can we expect people to take personal responsibility when their neighborhood is unsafe, where there are no sidewalks on which to walk or playgrounds on which to play, and only fast food is available? When a large percentage of Florida's adult population is functionally illiterate, how realistic is the expectation that food labels will be read and understood? Clearly, education and resources are the keys to promoting personal responsibility and good health. Let's work together to put exercise back into our schools, to build and create neighborhoods where children can play in a protected environment and spaces can exist for community markets. How can we eliminate economic and environmental chemical burdens that foster depression and physical illnesses? We need the commitment to create incentives that promote and pay for early disease intervention and preventive care.

BCBSF is not promoting a vision of utopia, but rather asking everyone to take a role in building and supporting a long-term view of a healthy Florida and the United States for future generations. As we move forward, BCBSF pledges to continue the dialogue, develop solutions that align with this vision and work with various stakeholders to develop integrated approaches to health care affordability and access.



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